The Role of Influencer's Credibility, Congruence, Content Quality, and Brand-Fit on Consumer's Purchase Intention

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ABSTRACT

In today's digital era, social media influencer marketing has become a powerful tool for brands to connect with consumers and drive purchase intentions. This research explores the role of influencer characteristics – credibility, congruence, brand fit, and content quality – in shaping consumer behaviour. Through a comprehensive analysis, this study uncovers the intricate dynamics underlying the power of influencers on consumer purchase intentions.

The findings reveal that strategic alignment between influencers and brands, termed as influencer-brand fit, significantly impacts consumer trust and credibility. While influencer credibility, congruence, and content quality may not directly influence purchase intentions, they indirectly shape consumer behaviour through the mediation of trust. Furthermore, the study underscores the importance of high-quality content in building consumer trust and fostering engagement.

Marketers are urged to adopt holistic marketing strategies that encompass influencer-brand fit, trust-building efforts, and high-quality content to increase the effectiveness of influencer marketing campaigns. By addressing identified limitations and exploring these relationships in broader contexts, future research can contribute to a deeper understanding of influencer marketing dynamics and inform more effective marketing strategies in the digital landscape.

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CHAPTER 1

INTRODUCTION

1.1 Background:

In today's digitalized era, influencer marketing has arisen as a useful asset for brands to reach and engage with their target consumers and audience. In recent years, influencer marketing has encountered outstanding development, changing the landscape of advanced advertising. With consumers progressively going to social media platforms for product suggestions and lifestyle motivation, influencers have become key assessment pioneers who employ huge influence over their followers' buying choices. As indicated by a survey led by influencer marketing Hub, 63% of consumers trust influencer' perspectives more than conventional advertising messages (Belanche et al., 2021).

The increase in use of social media platforms and the transition of audience from traditional celebrity marketing to influencer marketing shows a significant shift in how brands connect with their target audience. It involves the changing patterns of media consumption, the rise of social platforms, and the evolving nature of consumer trust (Tanwar et al., 2022).

Social media influencers are the individuals who have amassed enormous followings on social platforms like Instagram, YouTube, and TikTok, employ significant impact over purchase intentions and buying choices. They collaborate with companies and brands to advertise products and services, by using their influence and reach to promote products to their followers.

Influencer marketing is an effective and efficient way to communicate and engage wider audience (Boerman & Müller, 2022). Consumers can more closely relate their situations and lifestyle with the influencer more than the celebrity that have a luxurious lifestyle because they often not perceived their endorsed products as advertising. Influencer's lifestyle builds the trusts of audience with brand they are advertising for (Sweeney et al., 2022).

Despite brands increasing their interest in influencer marketing, selecting the right influencer for social campaigns would be challenging for brands (Chetioui et al., 2020). A "Social media influencer" can be anyone with different content and qualities. Audience follows them because of the creative content they create that audience find relevant to their ongoing situations. People

got attracted to them to follow their simple lifestyle, behaviour, and personal traits (Weismueller et al., 2020).

Social media influencers play an important role in marketing campaigns to promote various products and services in collaboration with brands. These influencers emerge as an online opinion leader because they have the power to influence consumers decision-making by selling products and services that are consistent with their basic needs (Nascimento, 2019).

The success of any marketing strategy where influencers are used to promote the product or service can simply be attributed to the influencer's ability to achieve the desired objectives with the power to influence. For this, it's the brand responsibility to select the right influencer for their products and services. Get deeper insight of influencer's credibility, congruence, relevancy with the business, and their social content quality that they post on social media (Ye et al., 2021).

One of the basic elements driving the viability of influencer is the perceived credibility of influencers. Not at all like traditional celebrities, influencers frequently secure themselves as valid and engaging figures inside specialty networks, accumulating trust, and believability from their followers (Chetioui et al., 2020). Thus, customers are inclined to view influencers advertisements as genuine suggestions instead of glaring commercials. Besides, the congruence between an influencer's personal preferences and the advertised product assumes a vital part in impacting consumer behaviour. At the point when there is alignment between the influencer's content quality and the interests, values, and way of life of their audience, it improves the perceived relevance and realness of the advertising, in this way expanding buy intentions.

Also, the quality of content delivered by influencers essentially influences buyer commitment and buy decisions. High-Quality content, characterized by creativity, legitimacy, and relevance, attracts the audience's consideration, and encourages a feeling of connection and trust, at last impacting buying intention. The idea of brand fit, which alludes to the level of alignment between the influencer's personal brand image and values and those of the endorsed brand, has arisen as a vital determinant of the viability of influencer advertising. A solid brand fit upgrades the believability and genuineness of the advertisement, working with the exchange of positive affiliations and perceptions from the influencer to the brand (Sweeney et al., 2022).

While the previously mentioned influencer qualities have been recognized as persuasive variables in shaping buyer behaviour, the role of trust couldn't possibly be more significant. Trust fills in as a key building block in consumer-brand relationships, facilitating with the

development of positive attitudes and expectations toward the advertised brand (Boerman & Müller, 2022). Thusly, understanding the mediating role of trust in the relationship between influencer attributes and buying intention is fundamental for thoroughly clarifying the mechanism underlying the effectiveness of influencer advertising methodologies.

1.2 Research Gap:

Recently, influencer marketing has emerged as a useful tool for brands to engage with their target audience and drive consumer purchasing decisions. Due to the huge popularity of influencer marketing brands are much interested in investigating how various characteristics of influencers on social media platforms affect consumers' purchase intention. However, only few studies have researched on how the consumer purchase intention is affected by social media influencer marketing (Tanwar et al., 2022). But these studies ignored the mediating role played by the trust in affecting the consumer purchase intention and various attributes of influencers.

This study aims to investigate the multifaceted relationship between various attributes of influencer Content Quality and consumers' purchase intentions. Specifically, the study will focus on four key dimensions: influencer credibility, congruence between the influencer and the endorsed product or brand, relevancy of the brand and influencer, and the quality of the content itself. We will understand how these factors interact and impact consumers' purchase decisions and how crucial is for marketers seeking to optimize their influencer marketing campaigns and maximize their return on investment.

By focusing on the role of influencer credibility, congruence, relevancy, and content quality in shaping consumer purchase intentions, this study aims to equip marketers with the knowledge and tools needed to design more effective influencer marketing campaigns and enhance their competitive edge in the marketplace.

1.3 Problem Statement:

Influencer marketing has arisen as a key strategy in today's digital landscape. According to stats and figures, global spending on influencer marketing campaigns was projected to reach \$13.8 Billion in 2021, showing substantial growth from previous years (Saima & Khan, 2020). This surge highlights the increased acknowledgement of the ability of influencer marketing to boost consumer interaction and purchases.

Nevertheless, amid this eagerness, it is crucial for brands to understand the complex factors that impact consumer purchase intentions to develop creative marketing strategies. For the success of a campaign identifying key factors like influencer credibility, alignment with brand values, quality of content, and brand compatibility is important. Even though it is recognized that these elements play a significant role in influencing consumer behaviour, there is a lack of thorough analysis of how they work together.

As a result, it is important to thoroughly study how influencer qualities and brand features interact with each other.

Hence, there's a persistent need for a rigorous investigation into how influencer qualities and brand features are interlinked with each other. Such research aims to understand how these factors work together to influence consumer decision-making, allowing brands to improve their marketing strategies. By exploring the complex relationships between influencers and brands, marketers can gain important insights to improve the results of their campaigns and improve how the brand is viewed online.

1.4 Research Questions:

Grounded in the recognized problem statement & the objectives of the study, the following questions will be answered in view of this thesis:

1. What is the impact of influencer's credibility on consumer purchase intentions?
2. What is the impact of influencer's congruence on consumer purchase intentions?
3. What is the impact of influencer-brand fit on consumer purchase intentions?
4. What is the impact of influencer's content quality on purchase intentions?
5. What is the mediating role of trust between credibility and purchase intention?
6. What is the mediating role of trust between congruence and purchase intention?
7. What is the mediating role of trust between influencer Content Quality and purchase intention?
8. What is the mediating role of influencer brand fit and purchase intention?

1.5 Research Objectives:

Given the statement of the problem, this research seeks to observe the appropriate understanding of multifaceted impact of influencer's credibility, congruence, Brand fit, and content quality on consumer's purchase intention. Researchers are also becoming confident

over the opinion that the brands are becoming habitual to get benefit from influencer marketing and thus shaping consumer purchase intentions.

To find out the role of influencer's credibility, congruence, brand fit, and content quality on consumer's purchase intention, these objectives are mentioned below:

1. To examine the influence of influencer's credibility on consumer's purchase intention.
2. To investigate the impact of congruence on consumer's purchase perceptions and intentions.
3. To access the relevance between influencers and endorsed products/brands on consumer purchase intention.
4. To evaluate the quality and diversity of influencer Content Quality and its influence on purchase intentions of consumers.
5. To investigate the mediating role of trust between credibility and purchase intention
6. To investigate the mediating role of trust between congruence and purchase intention?
7. To investigate the mediating role of trust between influencer Content Qualityand purchase intention?
8. To investigate the mediating role of influencer brand fit and purchase intention?

1.6   Significance of the Study:

Day by day, we are moving towards a digital era. People now a days continuously scroll on their smart phones or keep searching /typing away on their laptops. Today people are well much aware about their needs and wants. Before buying any product, they do R & D about the product (Saima & Khan, 2020). They buy the product based on other customer's reviews and feedback. Many companies hire influencers for their advertising campaigns so that people look them using their products and buy based on their recommendations (Ye et al., 2021).

Different companies use influencer marketing to meet their different objectives for example, if company launches a new product or services and post a product on their website or social media no one will pay attention to the post because they will consider it as a pure advertising campaign (Nascimento, 2019). But when the same company or brand hire an influencer to recommend or post a review about the product it will create a hype among the customers and people will start paying attention to such post because they will think that this product is coming from their personal use or recommendations (Nascimento, 2019).

In this era of market competition, brands are constantly looking for innovative ways to reach or engage with their customers. By understanding the mechanisms of effective influencer marketing, this study helps brands with the knowledge needed to refine their marketing strategies and help them to choose the right influencer for their campaigns. This type of marketing helps brand to build long-term relationships with the customers and to increase customer base by converting them into lasting customers (Ye et al., 2021).

After the comprehensive review of literature & the research studies mentioned below, it is concluded that this study contributes to the comprehensive examination of the influencer's quality factors influencing consumer purchase intentions (Masuda et al., 2022). According to the influencer marketing stats, 91% of brands think that influencer marketing can be effective tool for marketing. Google search data shows that "influencer marketing" grew 1500% in last three years (Rebelo, 2017).

Influencer marketing trend has steadily been grown as a modern type of celebrity endorsement which is affordable and used by digital marketers for spreading brand messages with the help of social media influencers (SMI's) (Sweeney et al., 2022). They are new type of independent third-party endorser who influence audience attitudes through blogging, tweets, and the use of other social media. They regularly update their followers by creating and posting photos, videos, and other field of expertise on their social media pages or profiles. Their followers follow them for the interested content quality they create using their expertise (Tayyebtaher, 2019). Understanding the role of influencer attributes like validity, congruence, content quality, and brand fit on buying intention is vital for advertisers aiming to harness the power of social media influencer marketing. By recognizing the variables that drive buyer dynamic in this unique circumstance, organizations can foster more viable strategies to draw in with their interest group and drive sales.

1.7 Definition of Key Terms:

1.7.1 Influencer's Credibility:

It refers to the trustworthiness, expertise, and reliability of an influencer in the eyes of their audience. It encompasses factors such as the influencer's reputation, knowledge, authenticity, and consistency in delivering content.

1.7.2 Influencer's Congruence:

Th degree of alignment or fit between influencer's content quality and expertise and brand or product they are endorsing. Congruence assesses how well the influencer's image, style, and content resonate with the target audience and the brand's positioning.

1.7.3 Influencer's Brand Fit:

Influencer's brand fit refers to the suitability and compatibility between the influencer and the brand they are promoting. It measures the extent to which the influencer's characteristics, audience demographics, and content quality relates with the brand's identity, values, and target market.

1.7.4 Influencer's Content Quality:

It refers to the type of content quality the influencers generate for brand endorsements and how creative they are on generating their content. It encompasses factors such as creativity, authenticity, engagement, storytelling, aesthetics, and value to the audience.

1.7.5 Influencer's Brand Trust:

It denotes the sense of belief, reliability, and confidence consumer's associated with the brand. It includes what consumer's perceived about the brand's integrity, credibility, consistency, and ability to deliver on time, as well as their overall experience and interactions with the brand.

1.7.6 Purchase Intention:

It measures the inclination of a consumer to purchase a product in the future. Factors that influence purchase intention includes perceived value, brand image, product attributes, price, promotional activities, social influence, and past experiences. It is a key indicator of consumer preferences and decision-making processes.

CHAPTER 2

LITERATURE REVIEW

2.1   Social media influences:

Over the previous decade, social media have offered a huge opportunity for individual content creator like bloggers, vloggers, and other social media influencers to express their emotions and opinions by talking about their lives, and daily routine to a very large audience in an authentic way. Influencer Marketing has become quite possibly of the most noticeable field in the digitalized advertising and its adoption in industries and companies seems to be an effective way to target specific customer base (Aji et al., 2020).

As indicated by the Interactive Advertising Bureau (2018), social media influencers are characterized as the individuals who "have the potential and ability to impact, make commitment, drive conversations, or to offer product/service to the target audience. As per Ong and Ito (2019, p. 132) influencers are "assessment heads of the new digital century" who impact followers' ways of behaving in regard to a specific brand or a product. These social media influencers could be anybody from big names to additional large scale designated proficient or nonprofessional peers, brand local area individuals, bloggers, and specialists had practical experience in unambiguous themes. They share content via social media and post about their experience in the product or service to promote the brand or its products. They likewise function as the representative of a product by expanding the brand mindfulness and customer commitment (Masuda et al., 2022).

Influencers are not only able to attract large audience, but they also act as efficient marketers. Influencer marketing has proven very beneficial for both the social media influencers and the brands. Previous studies have shown that social media influencers have a greater impact on purchase decisions that the celebrity endorsements because social media influencers are perceived as more credible and relatable. Even influencers have been referred as "online friends" that highlights the intimacy of the relationship between the influencers and their followers. As the intimacy increases, the influencer may become "imaginary friends", one who not only talk about the advertised brand but the one who advice their audience to buy the right

product/service from the right brand. Because influencers have an emotional relation with their audience, they tend to appear more trustworthy or credible that traditional celebrities (Ye et al., 2021).

Influencers relation with their followers, the consistency of their social content pattern, and their fan following creates a wide impact on marketing communication. In addition, credibility, expertise, enthusiasm, and power to influence people are also desirable to become a successful influencer. For influencers, the number of audiences is important because the more followers they have, the more widely their profiles are distributed, and the more influential they are. However, influencer's relationships with their audience/followers are more equitable and more unstable than the traditional celebrities' interactions with their fans.

Social platform users can follow or unfollow a social media influencer at their own decision, which can affect the network size of the influencer's followers. Influencers work hard to attract and retain followers, as this is the basis of their influence (Nascimento, 2019).

In conclusion, an influencer's following reflects both their popularity and their influence. This study examines the role influencer's characteristics which are credibility, congruence, content quality, and brand fit on consumer purchase intentions. Business should consider these factors while choosing the influencers for the endorsement of their product.

2.2   Marketing Characteristics of Digital Influencers:

Social media influencers have captured so much engagement from brands to create brand trust, awareness, promote their products, attract consumers to drive purchase intention, and create consumer engagement. Essentially, social media influencers are paid to post and advertised content about the endorsed products or brands. Because of high fan following influencers can greatly affect consumer's purchase intention by spreading their recommendations about the product or brands. But the main challenge for the brands is to select the right consumer for their products or services. If a influencer who nature of content is skincare and your nature of business are food items and you will hire that influencers to increase your reach, that wouldn't be an good option (Boerman & Müller, 2022).

Sometimes businesses ignore the influencer's nature of content, and they just jump into the influencers fan following. This practice negatively impacts on brands image because they are not targeting the right target market for their product promotions. The success of campaign

depends on influencers ability to correctly endorsed the product to the audience and create electron word of mouth.

The selection of right influencer is crucial task for brands and companies. So, this study examines the role of influencer's credibility, congruence, content quality, and brand fit on consumer's purchase intention. Influencers who are perceived as credible as more likely to positively impact brand image and create trust among the consumers. In digital interaction, credibility represents a critical factor in influencing the consumer's purchase intention (Weismueller et al., 2020).

When studied the role of influencer marketing in social media, influencer's credibility is the key driver to increase the value of influencers and impact consumer' purchase intentions. Credibility represents the antecedent to advertising effectiveness. Businesses who want to keep it real always focuses on the influencer's congruence which is the match between the influencer's content quality and the endorsed product (Belanche et al., 2021). Congruence help consumers to build emotional bonds with the influencers and automatically be emotionally attached to the brands, online commitments and so on. The congruency between the influencer content quality and advertised product may drive consumers to form parasocial identification, an imaginary relationship with the influencer. In addition to exerting influences on evaluating outcomes regarding brands/products, the content quality of influencer social profile engages the huge audience and help them to make decisions according to the visuals shown in the video or image. The quality of content is visually appealing, informative, entertaining, and resonates with the audience's preferences (Zhang & Choi, 2022).

Understanding the brand fit underpin the effectiveness of influencer marketing campaigns. Brand fir examines the compatibility between the influencer self-concept and the values, image, and positioning of the brand. A strong brand fir enhances the other characteristics of the influencers which we are going to study in this paper. Influencers whose personal interests are more align with the brands mission, vision, and objective are more likely to positively influence consumer decision making.

2.3   Consumer's Purchase Intention:

In the present advanced age, the expansion of social media influencers has changed the scene of consumer conduct and buy navigation. Influencers, with their capacity to connect with audience on an individual level, have become strong drivers of purchase intention (H. Kim & Park, 2023) . This literature review expects to give an extensive outline of the connection

among influencers and purchase intention, investigating the mechanisms through which influencers impact purchaser perspectives and ways of behaving and looking at the elements that moderate this relationship(Saima & Khan, 2020).

Social media influencers exert a huge effect on customers' buying intention through different components. By making authentic, captivating, and engaging substance, influencers shape customer impression of products and brands, subsequently impacting their buy choices. The convincing force of influencers lies in their capacity to lay out trust, validity, and authority with their crowd, prompting uplifted buy expectation among followers (Aji et al., 2020). Influencers influence social verification, authority, and getting a kick out of the chance to impact buying intention. Social evidence recommends that people are bound to imitate the way of behaving of others, prompting expanded buy goal when they notice influencers embracing items. Moreover, the power and ability exhibited by influencers upgrade their influential effect on consumer decision-making. Social influence hypothesis gives insights into how influencers affect buying intention by utilizing social evidence, authority, and loving (Saima & Khan, 2020). At the point when customers notice influencers advertising products or services, they see them as dependable and reliable source of data. The standard of social confirmation proposes that people are bound to copy the way of behaving of others, prompting expanded buying intention when they see companions or influencers supporting a product. Moreover, the power and ability exhibited by influencers upgrade their influential effect on customer decision-making (Dewi et al., 2022).

Authenticity is a vital driver of influencers viability in impacting buy expectation. Followers are bound to believe influencers who introduce themselves truly and straightforwardly, imparting authentic encounters and insights. Genuineness encourages a feeling of association and appeal among influencers and their audience, prompting more prominent impact over buy intention. Trust in the influencers fills in as an establishment for trust in the advertised products or brands, thereby facilitating buying intention. The qualities of influencer content, like visual allure, story narrating, and product showing, assume a critical part in shaping buying intention. Drawing in and enticing substance dazzles the audience's consideration and creates interest in the advertised products or brands. Additionally, intelligent highlights like surveys, tests, and source of inspiration prompts empower crowd commitment and work with buy goal by directing consumers towards the ideal activity (Pittman & Abell, 2021).

Several variables impact the connection among influencers and buying intention, including item type, powerhouse validity, crowd socioeconomics, and social setting. The adequacy of influencers advertising fluctuates across various item classes, with experiential and outwardly engaging items being more helpful for influencers advertisement. Moreover, the validity and aptitude of the influencer, as well as the similarity between the influencer's image and the advertised product, moderate the effect on buying intention.

Influencers assume a focal part in forming buying intention by utilizing their genuineness, dependability, and enticing impact over their audience. Brands that team up with influencers can tackle the force of influencer advertising to drive consumer commitment, brand mindfulness, and eventually, buy expectation. In any case, understanding the subtleties of influencer-consumer elements and the directing variables that impact buying intention is fundamental for creating influencer marketing strategies in the present competitive era (H. Kim & Park, 2023).

2.4 Influencer's Credibility:

Influencer marketing is started to be used by brands where they use influencers as a tool for effective and efficient promotional and advertising activities. Brands are so much into influencers because influencers are trend setter, and they encourage their followers to purchase the product/service which they are endorsing. The success of influencer marketing can be defined in terms of the return brands get because of their influence and how much the influencer has affected the attitudes, decisions, and behaviours of the audience that follow those influencers (Zhang & Choi, 2022). Influencer's credibility in terms of the number of followers represents the popularity of influencer, more followers mean they can influence the large audience. The more the large audience the more is difficult for the brand to convey commercial messages, ultimately the more followers the intent to purchase. Brands wants to work with those influencers that have good image of trustworthiness, expertise, and sincerity for their work because consumers assume influencers as their "Online friends" and trust them before buying on social media. Therefore, credibility is the key driver influencer marketing (Masuda et al., 2022).

Credibility is defined as believability when someone is considered as highly credible, it means everyone will perceive them as highly believable or trustworthy. Credibility is the tool that can be used by consumers to rate the influencer based on their expertise, source, trustworthiness, and sincerity. "Source Credibility" is the concept that represents the positive image of the

influencer that affects the consumer acceptance of the brand. The effectiveness of the conveyed message depends on the level of influencer's expertise perceived by the consumers and credibility of the influencer. Influencers are frequently used in advertisements as credible or trustable sources and influencer credibility has a significant role in affecting consumer purchase intention (Nascimento, 2019).

The sub-dimensions of influencer source credibility scale as expertise, trustworthiness, and attractiveness. Expertise is the most important dimension for advertised products to be efficient and effective or it can be defined as having any type of experience and knowledge about the product or brand (Weismueller et al., 2020). Trustworthiness is the degree to which the consumers accept the product or take decision to purchase the product. Trustworthiness can be also interpreted as honestly, believability, and integrity. Attractiveness is often considered to make the first impression lasts and to engage consumers with the product or brand. Attractiveness is interpreted as physical attractiveness of the influencer or the attractiveness of the content that has visual and storytelling content. For social media, attractiveness is described as the social attractiveness which includes the tone, eye contact, facial expressions, and confidence rather than the physical attractiveness (Immanuel & HS, 2021).

Consumers think of credible influencers as more persuasive that leads to higher intention to purchase the advertised products. The expertise of influencer facilitates credibility that let consumers trust to their recommendations because consumers think they possess the necessary knowledge and experience to provide meaningful insights. In the decision-making process, consumers often face risk while purchasing a product that can be financial risk, performance risk, or social risk (Zhang & Choi, 2022). Credible influencers mitigate this risk by providing real time experience, assurance, and confidence in the recommended product. When consumers think influencer as credible source of information, they become more confident in their decision-making process that leads to a higher purchase intention.

One of the main drivers for credibility includes PSR with the endorser, previous experience with the influencer, discloser of sponsored content, and the way in which influencer uses the self-disclosure. Social interactions also contribute to influencer's credibility, since comments by the other users on influencer's posts provides an important source of information which can help consumers to make judgements about the influencers (Al-Darraji et al., 2020). Audience often use different cues to validate the self-presentation and truthfulness of influencers.

These dimensions of influencer's credibility play an important role in the behaviour of specific behavioural intentions. The concept of online purchase intention from consumers point of view is defined as the intention of consumers to perform certain purchase behaviours using internet and participate in online processing. Influencer's credibility facilitates the consumer purchase intention and ease the online processing (Reinikainen et al., 2020). Thus, influencers have considerable power in shaping consumer behaviours and purchase intention, generally depend upon their perceived credibility. The credibility of an influencer based on authenticity, expertise, and trustworthiness, significantly impacts the consumer's purchase intention. When followers perceive an influencer as authentic and knowledgeable inside their speciality, they are more likely to trust their recommendations regarding products or services. Consequently, the nexus between the influencer's credibility and purchase intention highlights the vital role of trust and authenticity play in modern dynamics.

H1: Influencer credibility has a positive impact on consumer's purchase intention.

2.5 Influencer's Congruence:

Congruence refers to the degree of similarity between two things (Dhun & Dangi, 2023a). Congruence can create a strong association between product and influencer, generate memory spreading activation and affects on higher accessibility of attitude. While most researchers focused on influencer-product association, Choi and Rifon argued that consumer's emotional bond to an influencer is another important dimension of influencer marketing (Belanche et al., 2021). Because influencer represents the cultural meanings and are perceived as a reference group that have relevance with consumers' judgements, aspirations, or behaviours. Influencer congruent with the product motivate consumers by creating acceptance or desire to consume advertised products. Consumers obtain influencer-conveyed meanings and associations. The congruence between consumers ideal self-image and an influencer's image greatly impacts consumer attitude towards the ad and results in increased purchase intention. While the congruence between the influencer and product has a direct positive impact on consumer's attitude towards the sponsored video (Von Mettenheim & Wiedmann, 2021).

Social adaption theory states that the effectiveness of marketing campaign is tied directly to the degree to which the image personality, expertise of the influencer fits the endorsed product. A simple match between the physical characteristics of influencer and the perceived characteristics of endorsed product effects in consumer product evaluation (Shan et al., 2020). Consumers make use of information to the extent that it facilitates to adopt environmental

conditions. If there is a relevance between influencer and brand, the influencer becomes and effective and efficient source of information with regards to the benefits of the brand. But if congruence is lacking, consumers will unfavourably evaluate the product and consumer will start think to change their cognitive structures (D. Y. Kim & Kim, 2021a).

Some studies raised a question that what type of influencers are specifically effective in facilitating behavioural change among their followers? Researchers suggested that the congruence between the influencer's image and the message might be an important factor in determining the effectiveness of the message. When the match happens, the relationship based on shared associations within the informative structure can be processed easily. This match results in favourable evaluations of the advertised entity. But when the incongruence happens, the knowledge structure processing is less likely to take place within the existing structures. Audiences who are not able to resolve this mismatch may experience a mental struggle that can cause negative feelings of frustration and helplessness (Venciute et al., 2023).

Numerous researchers have argued that influencer-brand congruence is the main determinant of advertising effectiveness. Some researchers argued that congruity enhances advertising attitude while some researchers showed that congruity increases the trustworthiness of communication between the influencer and consumer. If social audience notice a slight mismatch between the influencer and brand, they might cognitively stumble over the unsuitable association and automatically perceive the influencer or his/her message to be less trustworthy or credible (Ju & Lou, 2022). They might start to assume that influencers want to just palm off the product because of some money. Therefore, congruence between influencer and brand should be on priority while advertising.

In paid advertising, congruence is critical to consumer responses as it is meant to be perceived as personal recommendations rather than purposeful marketing. Paid advertising that matches the influencer's content quality and social media presence results in greater positive effect on advertising and product evaluation. These consumer's responses will positively be impacted if the influencer post content about a particular product congruent with his/her content nature or speciality of content (Argyris et al., 2020).

Most studies focus on commercial outcomes resulting from influencer-message congruence. However, one recent study showed that congruence between influencer and their displayed behaviour is crucial for persuasion. If the influencer's behaviour doesn't align with the influencer sponsored video and the product, they are endorsing it will leave the audience in a

fuss or confusion that will subsequently slow down their decision-making process (Dhun & Dangi, 2023a). The compatibility between an influencer's very own image and the products they advertise assumes an essential part in moulding consumer expectations. At the point when influencer adjust their opinions to their laid-out persona, values, and interests, it upgrades legitimacy and reverberation with their followers. Customers see such supports as more certified and dependable, encouraging a more grounded association and confidence in the promoted offerings. In this way, the concordance between a influencer's image and embraced products fills in as a basic determinant in impacting purchaser ways of behaving and moulding their readiness to draw in with recommended offerings.

H2: Influencer congruence has a positive impact on consumer's purchase intention.

2.6 Influencer-Brand Fit:

Researchers in the advertising literature refers to brand fit as the alignment or match between the brand and the influencer by considering factors such as demographics, values, interests, and overall brand image (Qian & Park, 2021). In some studies, the term 'match' or 'relevance' or 'compatibility' or 'fit' have been used in place of congruence but besides the different terms, the basic concept has been considered the same. To define influencer-product fit in the context of influencer marketing, researchers constructed the fit which refers to a match between an object and the schema it evokes. In influencer context, such fit is defined as the degree to which the schema is evoked by influencers and is perceived to be align with the product, they are advertising (Ahmadi & Ieamsom, 2022). Influencers are the representative of brand with a particular domain of interest, thus a unique conceptual thread in terms of personal social image, personality, expertise, and social posting history allow influencers to establish a strong match between their social image and their posting habits in terms of content. A good match-up between the influencer and the product leads to a more positive perception of the advertising (Tayyebtaher, 2019).

Influencer-brand fit is key determinant for the success of influencer marketing campaigns. When there is strong match between the influencer and brand, it increases the credibility, authenticity, and relevance in the eyes of audience. Audiences are more likely to trust the product recommendations from influencers who they think are more genuine and authentic advocates of the brand, rather than those who just appear to promote product for financial gain (De Cicco et al., 2021).

Researchers assess influencer-brand fit based on demographic and psychographic characteristics of the influencer's audience and how well they fit with the target market of the brand (Matti, 2018). It involves evaluating whether the demographic, psychographic, and behavioural characteristics of the influencer's audience overlap or match with the brand's desired audience (D. Y. Kim & Kim, 2021a). Demographic aspects cover the factors such as age, gender, location, education, family status, and income level. Psychographic factors focus on lifestyle, interests, attitudes, values, and personality of the audience (Qian & Park, 2021). Most brands aim to hire those influencers whose audience have the same psychographic characteristics as the brand's target audience. Some previous studies also consider the alignment of actions, preferences, and consumption patterns of the influencer's audience. Brands are much more interested in analysing whether the audience engages in influencer's relevant behaviours such as following trends, making online purchases, or seeking product recommendations (De Cicco et al., 2021). Influencers cultivate a specific community within their audience based on interests or passions. Brand take leverage of this niche audience that align with their target consumers to access n engaged consumer base. But researchers argued that effective audience alignment requires thorough market research and analysis to ensure that the influencer's audience not only fits the brand's target demographics but also match with values, interests, and behaviours (Hamdan & Lee, 2022).

According to (Khamis et al., 2017) the values, personality, and image showcased by the influencer should be match with those of the brand. A mismatch in values or image could create a confusion or frustration among the consumers. Value alignment examines whether the influencer's personal values and beliefs matches with those of the brand. Every brand has their own core values and principles that guide their relationship with the customers and help them in taking their business to a certain maturity level (Shan et al., 2020). When brands collaborate with influencers, brands seek those influencers whose values align with their own, so that audience trust on their recommendations and make a purchase decision easily. The personality and image projected by the influencer on social profile play a key role in shaping consumer perceptions. Influencer's personality traits, tone of voice, and overall image complement the brand's image and positioning. The style, tone and aesthetic of the influencer's content quality represents the visual identity of the influencer. People start thinking influencers as their "Online Friends" and trust on their recommendations (H. Kim & Park, 2023).

A poor fit between influencers and the brands they advertised can lead to brand attitude dilution, which in turn influence consumers eWOM and purchase intention. When an influencer

promotes a brand with which they have a poor fit, it leads to inconsistency or discordance in the messaging, image, or values conveyed by the influencer to the audience. This inconsistency may question the brand's credibility and authenticity in the eyes of consumers. For instance, if a fitness who is known for promoting a healthy lifestyle suddenly starts to promote a fast-food brand which are know for its high-calorie, unhealthy products create a confusion among the audience by diluting their positive attitudes for both the influencer and the brand. When consumers will perceive a mismatch between the brand and the influencer, they express will express their dissatisfaction or disapproval through eWOM by online sharing of opinions, reviews, and recommendations through their social media forums and review platforms. Negative WOM from perceived mismatched between the influencer and the brand can negatively impact on brand trust and purchase decisions. As the product will be promoted to a wider audience of the influencer it will create a criticism or doubts about the brand in that wider audience impacting the image of the brand (Dhun & Dangi, 2023b).

When brand attitudes are diluted consumers become less inclined to purchase to support the products or services of the brand. Negative perceptions lead to consumers to question the brand's authenticity and suitability for their needs. As a result, purchase intention will decline, and consumers will be more inclined to the alternate brands that are align with their values, preferences, and trust (Hawkins & Saleem, 2024).

H3: Influencer-brand fit has a positive impact on consumer's purchase intention.

2.7   Influencer's Content Quality:

In the era of digital advertising, influencers have arisen as strong content makers fit for shaping consumer mentalities, ways of behaving, and buy choices. Their capacity to make drawing in, legitimate, and appealing substance has re-imagined conventional publicizing techniques (Ferreira et al., 2024). Authenticity is a sign of influencer content, recognizing it from customary promoting. Influencer make credible content by sharing individual experiences, sentiments, and insights, encouraging certifiable associations with their audience(Cheung et al., 2022). Straightforwardness with respect to sponsored content, brand associations, and subsidiary connections is essential for keeping up with trust and believability. Influencer Content Quality is customized to resound with explicit audience sections, mirroring their inclinations, preferences, and ways of life. By integrating components of appeal and personalization, influencers cultivate a feeling of local area and having a place among their followers, improving commitment and unwaveringness (Zhang & Choi, 2022). The content's

quality has multiple aspects that greatly influence how consumers perceive and behave towards it. High-quality influencer content is tailored to the audience's preferences and requirements. It adds value by giving inspiration, amusement, or helpful knowledge. Content that suits their preferences has a higher chance of generating interaction from users. Liu et al. (2023) emphasize the importance of content quality in shaping brand trust and purchase intention. Authentic content appeals to followers. Trust is established by real experiences, opinions, and narratives shared by influencers. Authenticity increases a brand's trust and encourages consumers to make a purchase. Typographical mistakes, grammatical mistakes, and badly organised content can damage credibility. Smith and Johnson (2022) explore how authenticity impacts consumer behaviour in influencer marketing.

Visual narrating is a vital part of influencer content, utilizing the power of pictures, recordings, and feel to enrapture and rouse audience. influencers utilize inventiveness, feel, and visual components to pass on brand messages, summon feelings, and drive commitment. When it comes to efficiently grabbing readers' attention and communicating ideas, visual components are essential (Kapitan et al., 2022). Clear focus and aesthetically pleasing composition in high-resolution photos improve the quality of the material. Visuals that are grainy or dimly illuminated might undermine credibility. Audiences are drawn to well-edited videos with compelling narratives and high-quality production characteristics. Antecedents such as visual storytelling and entertainment value significantly influence follower engagement and admiration. Customers view influencers as more credible when they put effort into creating video content. The influencer's brand and the brand they endorse should be reflected in the images. Followers get a cohesive experience when aesthetics are consistent. Research by Chen and Lee (2021) highlights the impact of visual content on brand perception and purchase intent.

Influencer attractiveness is more than just physical appeal. People view attractive influencers as more reliable. On the other hand, relatability, charisma, and confidence are also components of appeal. Followers are drawn to influencers who present realistic everyday routines or aspirational lifestyles. Aw and Chuah (2021) emphasize the positive impact of attractiveness on brand trust and purchase intention. Customers connect these lifestyles with the recommended goods and services. Influencers who are attractive enough to appeal to their target market are partnered with brands. Enhancing credibility is a harmonious fit.

Research by Kim and Park (2020) explores the role of influencer attractiveness in consumer behaviour. Diverse content guarantees long-term interest and avoids boredom. Influencers

discuss many subjects pertaining to their speciality. Followers are interested in a blend of personal, humorous, and instructive information. Go beyond still photos and check out stories, polls, films, and live sessions. Diverse forms accommodate a wide range of audience tastes.

Diverse opinions, cultures, and demographics should all be reflected in the text. Credibility is fostered by inclusivity (Lou & Yuan, 2019). Although there is direct research on the effect of diversity on purchase intention, diversity is known to play a significant role in influencer credibility in general. Influencers are expected to unveil any material associations with brands, including sponsored content, offshoot connections, and paid organizations, to guarantee straightforwardness and consistence with promoting guidelines. Influencers should keep up with authenticity, uprightness, and trustworthiness in their content creation process, staying away from tricky works on, deluding claims, and undisclosed sponsorships that sabotage trust and believability. Influencers have an obligation to make content that is socially dependable, comprehensive, and conscious of different points of view, societies, and values, cultivating a positive and comprehensive internet-based community (Ferreira et al., 2024).

H4: Influencer Content Quality has a positive impact on consumer's purchase intention.

2.8 Brand Trust:

Numerous disciplines, including marketing, communication, sociology, politics, and psychology have examined trust as an elusive term. In today's digital age, one crucial viewpoint that supports the efficacy of influencer marketing is trust. Trust is the foundation of any relationship, including the one among influencers and their followers (Singh et al., 2020).

This literature review intends to investigate the unpredictable connection among the influencers and trust, diving into the factors that impact influence trust formation and its suggestions for both influencers and brands. Trust is a diverse idea that envelops unwavering quality, believability, skill, and uprightness. In the domain of influencer marketing, trust alludes to the certainty that devotees have in an influencer's recommendations, feelings, and supports. Trust is laid out through different means, including authenticity, straightforwardness, consistency, and appeal (Pop et al., 2022).

Credibility is central in building trust among influencers and their audience. Followers are bound to believe influencers who introduce themselves truly, imparting authentic encounters and insights as opposed to prearranged content. Transparency likewise assumes an essential part in trust development, as followers anticipate that influencers should reveal any promotions,

partnerships, organizations or supported content. Inability to keep up with genuineness and straightforwardness can dissolve trust and harm the influencer's validity.

H5: Trust mediates the relationship between the influencer's credibility and purchase intention.

Relatability alludes to the capacity of an influencer to connect with their audience on an individual level. Influencers who share common interests, values, and encounters with their followers are bound to encourage trust (Jones et al., 2009). Also, dynamic commitment with followers, for example, answering remarks and messages, further reinforces the obligation of trust. Followers see influencers who draw in with them as veritable and mindful, along these lines improving trust and reliability. Social verification, or the propensity to depend on the activities and assessments of others while simply deciding, is a strong driver of brand trust with regards to influencer marketing. At the point when followers notice their companions drawing in with and embracing a brand through influencer content, they see the brand as more dependable and alluring. Influencers act as friendly validators, legitimizing brands and items through their supports and suggestions(Lou & Yuan, 2019). The apparent prominence and endorsement of a brand by influencers and their followers add to the development of brand trust.

H6: Trust mediates the relationship between the influencer's congruence and purchase intention.

Influencers act as mediators among brands and customers, and confidence in the influencers frequently stretches out to the endorsed products or services. This peculiarity, known as trust transfer, happens when followers move their confidence in the influencer to the promoted brand. Be that as it may, the viability of trust move relies upon the apparent arrangement between the influencer, the brand, and the endorsed product (D. Y. Kim & Kim, 2021b). If followers see a crisscross or absence of credibility, trust move may be compromised. While influencers can employ trust, they likewise face difficulties and moral quandaries in keeping up with it. Issues like undisclosed supported content, counterfeit adherents, and tricky practices can subvert trust and stain the influencers with standing. Also, the commodification of trust brings up issues about genuineness and earnestness in influencer marketing, provoking calls for more prominent straightforwardness and moral norms (Cheung et al., 2022).

H7: Trust mediates the relationship between influencer content quality and purchase intention.

Influencers assume a significant part in forming brand trust through their authenticity, straightforwardness, appeal, and impact over their crowd. Brands that leverage influencer marketing really stand to acquire expanded trust, believability, and reliability from purchasers. Nonetheless, keeping up with trust in influencer-brand connections requires a guarantee to credibility, straightforwardness, and moral lead. As influencer marketing keeps on advancing, understanding the elements of influencers in building brand trust is fundamental for brands looking to major areas of strength for develop persevering through associations with consumers (Pittman & Abell, 2021).

The interplay between an influencer's congruence, credibility, brand fit, and content quality have its subsequent impact on consumer's purchase intention that shape consumer-brand trust. When an influencer is credible through their authenticity, expertise, and trustworthiness, it impacts the consumer trust and enhances the perception of credibility in their recommendations. Moreover, congruence between the influencer's personal image and the advertised products reinforce authenticity, that fosters a strong resonance with the audience.

A high level of influencer-brand fit further enhances the trust with the brand, as consumers perceive the advertisements to be aligned with the influencer's personal values and their lifestyle. Additionally, content quality, characterized by engaging, attractive, informative, and well-designed product content and visuals, enhances the influencer's reliability. When consumers develop trust in the influencers' recommendations and opinions by perceiving them as trustworthiness and relevant, their purchase intention is positively influenced. Consequently, these all characteristics of influencers cultivates a sense of trust in the advertised brands because consumers believe that the influencer's recommendations are reliable and are well aligned with their interest and values.

H8: Trust mediated the relationship between influencer-brand fit and purchase intention.

2.9   Theoretical Framework:
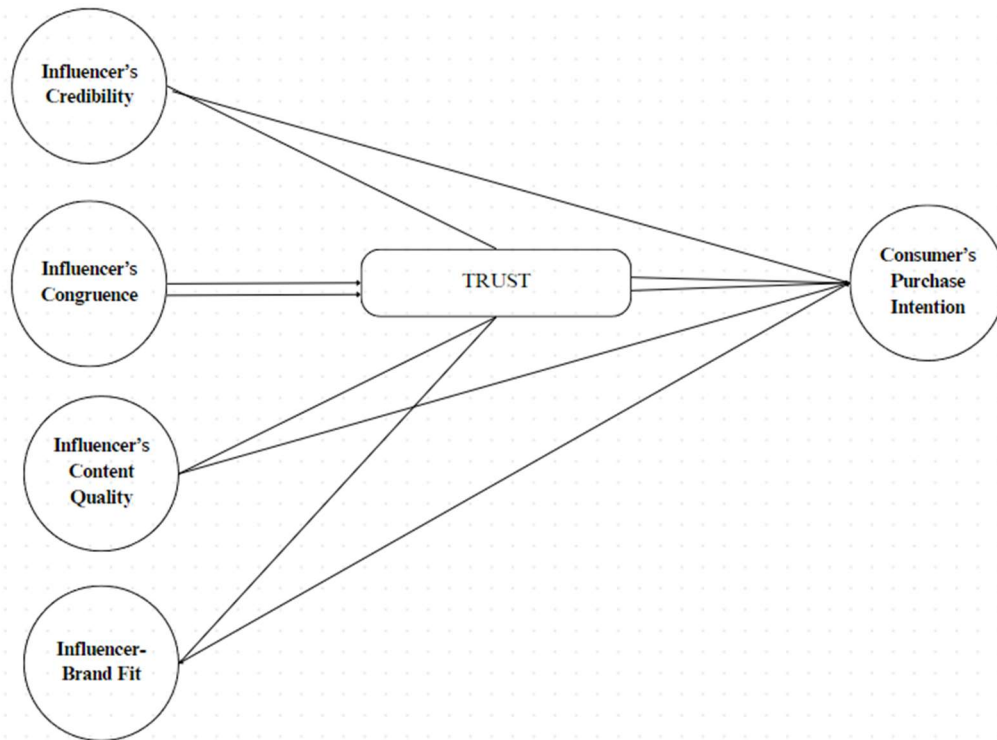
Lately, influencer marketing has arisen as a useful asset for brands to connect with consumers and drive buying intention. This hypothetical framework plans to investigate the transaction between influencer believability, consistency, content, and brand fit, and their effect on buying intention, with trust as a mediating factor.

CHAPTER 3

RESEARCH AND METHODOLOGY

3.1   Introduction:

This chapter gives an insight into the research methodology, research design and a broader idea on how the data will be collected and analysed for this research. This in turn acts as a roadmap and provide details on the methods and procedures chosen for the research based on the research questions and objectives. The chapter provide rationale behind using specific data collection tool and procedure chosen for the analysis.

3.2   Approach:

The primary aim of this research is to examine the role of influencer's credibility, congruence, content quality, and brand fit on consumer's purchase intention. In this study, the hypothesis will be tested to see the role of influencer's credibility, congruence, content quality, and brand fit on consumer's purchase intention. Moreover, we want to analyse the relationship between the influencer's characteristics and purchase intention. Besides this, we also want to see if trust act as a mediator between influencer's characteristics and purchase intentions.

A positivist philosophy has been adopted in hopes that findings can be deduced via analysing numeric data. A deductive research approach was employed which means the hypothesis was derived using prior research, the study focused on discovering certain outcomes within the framework (Saima & Khan, 2020). A quantitative research methodology was used, making full use of a cross-sectional horizon as the data was all gathered at one point in time. This allowed for a critical investigation of the variables and their relationship.

3.3   Research Design:

Due to the quantitative nature of the research, an experimental method was used to work out the relationships between influencer's characteristics and purchase intentions. As this research aligns with a quantitative approach, emphasizing the objective measurement of variables and the establishment of relationships through statistical analysis. By collecting quantitative data through surveys, this study aims to uncover patterns and relationships between influencer

characteristics and consumer's purchase intention, contributing to a deeper understanding of consumer's purchase intention in the context of influencer marketing.

This research employs survey-based techniques to gather data from a representative sample of the target population. The questions in the survey are carefully designed to capture relevant variables such as credibility, congruence, brand fit, content quality, purchase intention, and trust, using validated scales and measures wherever possible.

3.4 Procedure:

First, a comprehensive literature review is conducted to understand the role of influencer's credibility, congruence, content quality, and brand fit on purchase intention. Next, utilizing Google forms, a questionnaire is designed with clear and concise questions aligned with the research objectives and variables. The sampling method is determined, and the questionnaire link is shared online to recruit participants.

Candidates were asked if they follow any influencer on any social platform. Then candidates were asked to take five minutes and answer the questions according to their favourite influencer. Moreover, 5-point Likert scale was chosen where 'l' means 'strongly disagree' and '5' means 'strongly agree'. A total of 400 candidates filled the questionnaire. Both males and females were the participants.

3.5 Survey Design:

The research used an online survey questionnaire with the inclusion of a five- point Likert scale that was created on Qualtrics. Each question had options ranging from 'strongly disagree' to 'strongly agree' and was widely distributed to ensure maximum participation of social media users. This method not only proved efficient and convenient, but it also allowed for more accuracy and objectivity. Moreover, all research was collected at a single point in time.

3.6 Unit of Analysis:

Each individual counts as a unit of analysis. Each participant must be an active social media user and hence, follow influencers.

3.7 Population and Sampling:

Individuals residing in Islamabad and Rawalpindi were targeted for this. Both the male and female population who interacted with social media influencers online were targeted. The main

age bracket for this study was 18 to 35 years old as this age group was seen to be the most active on social media and follow influencers more religiously.

Probability sampling & non-probability sampling are most used techniques in research design. Probability sampling is used to decide the size from the population when each member has an equal chance of selection whereas non-probability sampling is used to decide the size of population where there is no probability of selection of each and equal number of members. As this research must be conducted out in the vicinity of Islamabad and Rawalpindi, so this research is mainly focused on convenience sampling technique. So, non-probability technique is effective and efficient as well as factual to gather data from respondents easily.

All participants possessed basic reading and comprehension skills to ensure accuracy in data collection and Qualtrics was used as the main platform to collect data since it offers the feature to randomize the stimulus to gain more reliable and fair results.

3.8 Sample Size:

Pakistan has a total population of 245,209,815, out of which the urban population is 85,615,064, as per Pakistan Bureau of Statistics 2024. For this study, the population targeted was that living in Islamabad and Rawalpindi. The urban population in Islamabad and Rawalpindi is 1,267,000 and 2,430,000 respectively.

Table 1: Population according to the Pakistan Bureau of Statistics (2024)

Country/City	Population
Pakistan	245,209,815
Islamabad	2,430,000
Rawalpindi	1,267,000

Hence, the sample size deduced via Qualtrics sample size calculator came down to 320. This includes a 5% margin pf error along with a 95% confidence interval.

3.9 Instrument:

The study made use of a survey questionnaire to collect the relevant data required to examine influencer's characteristics and their impact on purchase intentions. The questionnaire was made after reviewing different pieces of literature as per given Table. Candidates were asked to show their level of agreement/disagreement via a 5-point Likert scale where 'l' means 'strongly disagree' and '5' means 'strongly agree'.

Table 2: Research Instrument

No.	Constructs and Variables	Codes	Items	Source
1	Influencer's Credibility	IC	5	(Sesar et al., 2022)
2	Influencer's Congruence	ICR	7	(Casal´o et al., 2020) (Lee et al., 2012) (Xu & Pratt, 2018)
3	Influencer's Brand Fit	IBF	4	(Xu & Pratt, 2018)
4	Influencer's Content Quality	ICQ	16	(Zhang & Choi, 2022)
5	Trust	T	9	(Mammadli, 2021) (D. Y. Kim & Kim, 2021b)
6	Purchase Intention	PI	4	(Kay et al., 2020)

This questionnaire comprised of 1st section where the candidates were asked about the age, gender, education level, and do they follow any influencer on social media. Lastly, the candidates were asked about their views on the relevant variables.

3.10   Data Analysis Strategy:

For the data analysis, a combination of IBM Statistical Package for the Social Sciences and the Smart-PLS were used.

The data, responses from candidates, was first imported into Smart-PLS. Analysis using descriptive statistics was first carried out to give an overall view of the main variables.

Furthermore, to have a closer glance at the mediation effect of trust, the SPSS was used.

As a result, a more insightful analysis was carried out on the relationship between influencer's characteristics, trust, and purchase intentions. Both these analysis tools combined to give a very comprehensive approach for the study's ultimate findings.

CHAPTER 4

DATA AND ANALYSIS

4.1 Introduction:

The data analysis and findings chapter present the data analysis results in great detail starting with the descriptive statistics for the variables followed by the assessment of measurement and structural model with the help of PLS SEM analysis. The measurement model deals with the reliability and validity of the constructs while the structural model will deal with assessing the significance of the proposed relationships. The study is aimed at examining the role of Influencer's Credibility, Congruence, Content Quality, and Brand fit on Consumer's Purchase Intention.

Conceptual Model Draw on Smart-PLS:
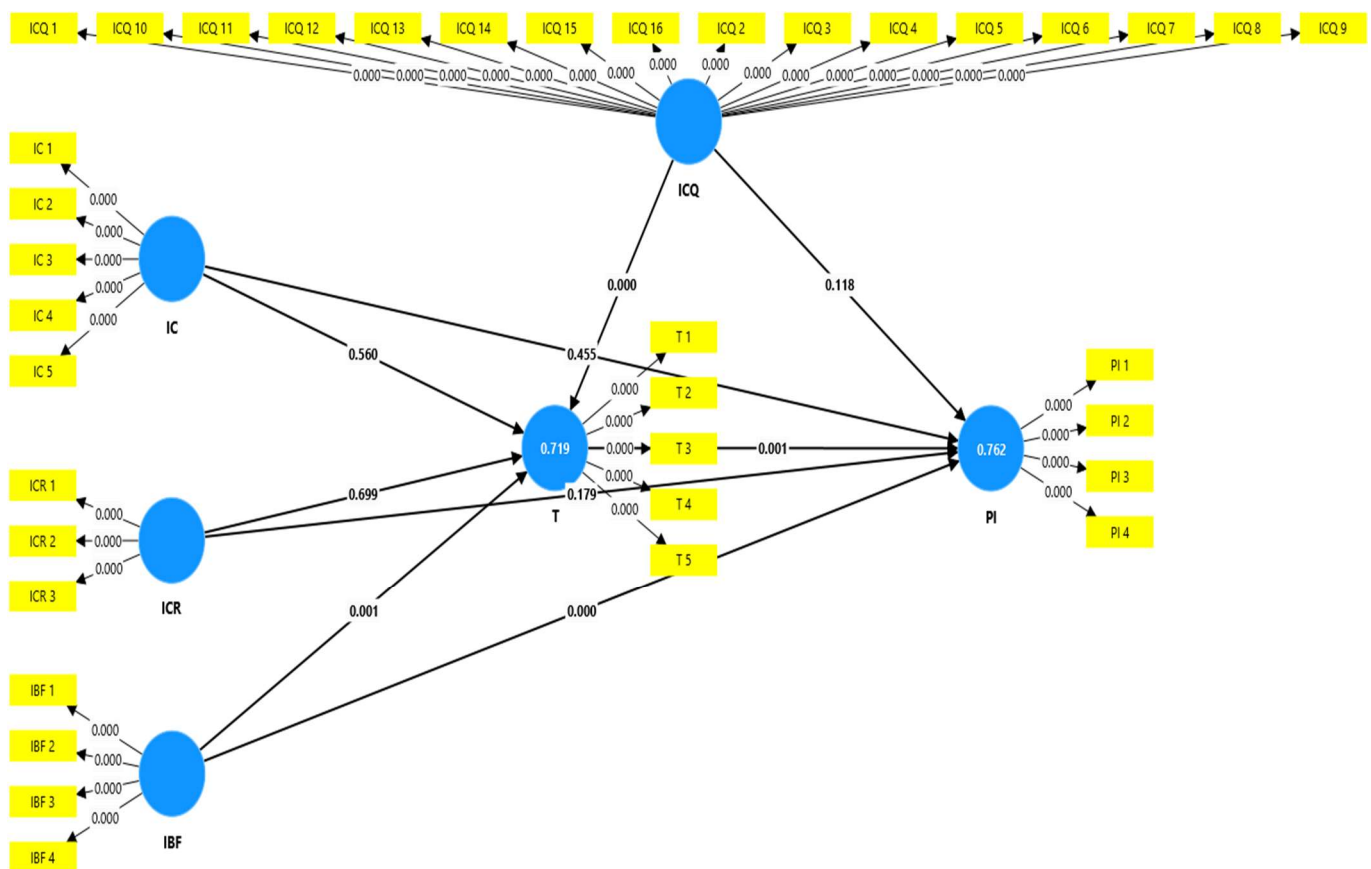
4.2 Data Screening and Data Cleaning:

The present study was concerned with examining the role of influencer's characteristics (influencer credibility, influencer' congruence, content quality, and brand fit) and their impact on consumer's purchase intention, so it was necessary to ensure that the respondents that will take the survey know who the influencers are and had a previous interaction or experience with at least one of them. The questionnaire thereby consisted of a screening question asking the participants if they follow an influencer on the social networking sites like Facebook, Twitter, Instagram, Tik Tok etc.

After the completion of data collection, the next step was the data screening process. This data cleaning was done in MS Excel that contained response data exported from the Google Form. Out of the total 319 responses, 80 responses did not qualify the screening question 'Do you follow an influencer on social media?' were discarded. The study made use of the statistical program IBM Statistical Package for Social Sciences (SPSS Statistics, version 25) and SmartPLS 4.0 for the data analysis.

SMART PLS software is the statistical software that will be employed for the structural equation modelling (SEM) analysis. While using the SEM, there are two different approaches namely, the covariance-based techniques (CB-SEM) and the variance-based partial least squares (PLS-SEM) (Kaplan, 2009). PLS-SEM was used as the focus of this study was to examine the role of influencer' credibility, congruence, content quality, and brand fit on consumer's purchase intention.

Structural equation modelling comprises of two different models: the inner model and the outer model. The structural model also known as the inner model is the relationship between the latent variables and is used to examine the significance of the relationship between these latent variables. The outer model or the measurement model is the part of the model that is concerned with assessing relationship with the latent variables and their observed measures (Astrachan, Patel, and Wanzenried, 2014).

4.3 Descriptive Statistics:

Descriptive analysis of demographic variables provides some useful insights about the data. A total of 319 responses were collected and out of this the total number of valid responses were around 306.

Table 3 shows the results. Based on the analysis of these response it was observed that out of total population 52% population was male while 48% population were female. 74.5% population was aged between 18-24 whereas 22.2% population lies between age group 25-34.

Out of all respondents, 60.1% respondents had bachelor's degree, 19.9% had master's degree and 17.6% population had high school degree or equivalent. Out of all respondents, 47.2% respondents had bachelor's degree, 37.4% had master's degree and 10.7% population had high school degree or equivalent.

Table 3: Represents the insights of entire demographic variables.

Your Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	228	74.5	74.5	74.5
	2	68	22.2	22.2	96.7
	3	5	1.6	1.6	98.4
	4	5	1.6	1.6	100.0
	Total	306	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	159	52.0	52.0	52.0
	2	147	48.0	48.0	100.0
	Total	306	100.0	100.0	

Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	54	17.6	17.6	17.6
	2	184	60.1	60.1	77.8
	3	61	19.9	19.9	97.7
	4	7	2.3	2.3	100.0
	Total	306	100.0	100.0	

4.4   Measurement Model:

In this section, the reliability and validity of the measurements will be conducted. For the reliability, we will look at the indicator reliability and the internal consistency reliability and for validity, we will do convergent and discriminant validity.

The outer measurement model of this study was aimed at calculating the reliability, the internal consistency, and the validity of the observed variables that were measured through the survey together with the variables that were unobserved.

4.5   Reliability:

The reliability of a scale indicates 'the extent to which it is without bias (error free) and hence ensures consistent measurement across time and across the various items in the instrument.' (Sekaran and Bougie, 2016). The reliability of the measure can be said to be indicative of the stability and the consistency that the instrument can measure a concept and can, thereby, assess the goodness of a measure.

4.6   Indicator Reliability:

For the measurement model, the indicator reliability is first measured by examining the items loadings. The indicator reliability is satisfactory when the loading estimates of each item lies between 0.5-0.7 (Hair, Ringle, and Sarstedt, 2011). All items of the measurement model showing loadings higher than 0.5 are shown in the Table 7 and that all the items were significant at the level of 0.001.

Table 4 summarizes the results of the outer loadings analysis conducted for the first order latent variables and indicate that the loadings for each item that was used for this study showed acceptable indicator reliability.

Table 4: Loadings, Reliability, and Validity

Constructs	Items	Loadings	Composite Reliability	AVE
Influencer-Brand Fit	IBF1	0.904	0.956	0.844
	IBF 2	0.938		
	IBF 3	0.912		
	IBF 4	0.922		
Influencer's Credibility	IC 1	0.831	0.924	0.708
	IC 2	0.847		
	IC 3	0.86		
	IC 4	0.854		
	IC 5	0.813		
Influencer's Content Quality	ICQ 1	0.748	0.973	0.694
	ICQ 2	0.824		
	ICQ 3	0.856		
	ICQ 4	0.839		
	ICQ 5	0.875		
	ICQ 6	0.797		
	ICQ 7	0.804		
	ICQ 8	0.718		
	ICQ 9	0.785		
	ICQ 10	0.855		
	ICQ 11	0.801		
	ICQ 12	0.865		
	ICQ 13	0.861		
	ICQ 14	0.891		
	ICQ 15	0.895		
	ICQ 16	0.888		
Influencer's Congruence	ICR 1	0.902	0.927	0.808
	ICR 2	0.896		
	ICR 3	0.9		
Purchase Intention	PI 1	0.871	0.937	0.788
	PI 2	0.919		
	PI 3	0.876		
	PI 4	0.885		
Trust	T 1	0.871	0.946	0.778
	T 2	0.865		
	T 3	0.922		
	T 4	0.864		
	T 5	0.887		

4.7   Convergent Validity:

For this thesis study, the convergent validity of the measurement model was evaluated by examining the average variance extracted (AVE) value for each construct. AVE measures the level of variance that is captured by a construct versus the level due to the measurement error (Fornell and Larcker, 1981). The constructs must possess AVE value of 0.5 or above 0.5 for the measurement model convergent validity to be considered as acceptable. The table 8 shows the values of AVE for each of the constructs used in the measurement model and indicate that the values are ranging from 0.501 to 0.778.

4.8   Discriminant Validity:

For this thesis study, the discriminant validity of the measurement model was assessed by using Hetrotrait Monotrait ratio (HTMT). For the measurement model to establish the discriminant validity, the cut-off values must possess a score below 0.90. The table 4 shows the values to be less than 0.9, thereby, the discriminant validity is found to be adequate.

Table 4: HTMT

	Influencer-Brand Fit	Influencer's Credibility	Influencer Content Quality	Influencer's Congruence	Purchase Intention	Trust
Influencer-Brand Fit						
Influencer's Credibility	0.758					
Influencer Content Quality	0.796	0.622				
Influencer's Congruence	0.78	0.861	0.694			
Purchase Intention	0.914	0.71	0.799	0.751		
Trust	0.795	0.625	0.871	0.673	0.824	

The measurement model of this thesis study was found to have adequate validity and reliability, thereby the scales used to measure the variables are valid and fit for the structural model.

Collinearity was evaluated through the analysis of the Variance Inflation Factors (VIF). The VIF value less than 5 is considered adequate (Hair, Hult, Ringle, & Sarstedt, 2013). Table 5 shows all the variance inflation factor (VIF) values for the independent latent variables are found to be less than 5 thereby, there is no issue with research data as per the multicollinearity test.

Table 5: Collinearity Analysis

	Influencer-Brand Fit	Influencer's Credibility	Influencer Content Quality	Influencer's Congruence	Purchase Intention	Trust
Influencer-Brand Fit					3.435	3.227
Influencer's Credibility					2.733	2.729
Influencer Content Quality					3.819	2.491
Influencer's Congruence					2.971	2.968
Purchase Intention						
Trust					3.554	

4.9   Structural Model:

In this section, the structural model for this dissertation will be assessed to see how well the empirical data support the model and to assess the relationships proposed in the study. As the study found the model to have satisfactory reliability and validity, it is thereby considered suitable for the evaluation of the structural model. Through structural model we find out the internal model predictive relevancy & link between constructs that we have in conceptual model. All hypotheses have been tested & verified according to the result of this process. Numerically, all hypotheses having value of P less than 0.05 and t-value more than 1.64 are accepted & remaining are rejected. (Hussain et al., 2018).

4.9.1 Direct Relation:

Table 6 shows all results of direct relation of our conceptual model. The direct relation is tested in the first stage and p-value is less than 0,05 and t-value 1.64 hence, Hypothesis 1 (Influencer-Brand Fit with Purchase Intention) is accepted. Hypothesis 2 (Influencer-Brand Fit with Trust) is accepted. Hypothesis 3 (Influencer's Credibility with Purchase Intention) is not accepted. Hypothesis 4 (Influencer's Credibility with Trust) is not accepted. Hypothesis 5 (Influencer's Content Quality with Purchase Intention) is not accepted. Hypothesis 6 (Influencer's Content Quality with Trust) is accepted. Hypothesis 7 (Influencer's Congruence with Purchase Intention) is not accepted. Hypothesis 8 (Influencer's Congruence with Trust) is not accepted. Hypothesis 9 (Brand Trust with Purchase Intention) is accepted.

Table 6: Direct Relationship

	Coefficient	Standard Deviation	T Statistics	P Values	Decision
IBF -> PI	0.535	0.07	7.656	0.0001	Supported
IC -> PI	0.036	0.048	0.747	0.455	Not Supported
ICQ -> PI	0.104	0.066	1.562	0.118	Not Supported
ICR -> PI	0.074	0.055	1.344	0.179	Not Supported
T -> PI	0.208	0.061	3.393	0.001	Supported

4.9.2 Mediation Analysis:

The mediation relation of trust via influencer's content quality and purchase intention is accepted. The mediation relation of trust via influencer's congruence and purchase intention is not accepted. The mediation relation of trust via influencer-brand fit and purchase intention is accepted. The mediation relation of trust via influencer's credibility and purchase intention is not accepted.

Table 7: Mediation Relationship

	Coefficient	Standard Deviation	T Statistics	P Values	Decision
ICQ -> T -> PI	0.127	0.039	3.311	0.001	Supported
ICR -> T -> PI	0.005	0.014	0.367	0.714	Not Supported
IBF -> T -> PI	0.05	0.023	2.185	0.029	Supported
IC -> T -> PI	0.006	0.011	0.571	0.568	Not Supported

4.10 Summary of Hypothesis:

Table 8: Summary of Hypothesis

Hypothesis	Statements	Results
H1	Influencer's Credibility has a positive impact on Purchase Intention.	Not Supported
H2	Influencer's Congruence has a positive impact on Purchase Intention.	Not Supported
H3	Influencer's Content Quality has a positive Impact on Purchase Intention.	Not Supported
H4	Influencer-Brand Fit has a positive impact on Purchase Intention.	Supported
H5	Trust mediates the relationship between Influencer's credibility and purchase intention.	Not Supported
H6	Trust mediates the relationship between Influencer's congruence and purchase intention.	Not Supported
H7	Trust mediates the relationship between Influencer's content quality and purchase intention.	Supported
H8	Trust mediates the relationship between Influencer-brand fit and purchase intention.	Supported

CHAPTER 5

GENERAL DISCUSSION

5.1   Summary:

This study was conducted to evaluate the impact of influencer's credibility, congruence, content quality, and brand fit on consumer's purchase intention. Using Smart-PLS for data analysis allowed us to have an in-depth examination of both the measurement model and structural model, ensuring the reliability and validity of the findings.

The results of the analysis have shown a significant positive relationship between the influencer-brand fit and purchase intention. This positive result shows that when influencers are well-aligned with the brand, consumers are more likely to purchase the brand's products. Influencer-brand fit also have positive impact on trust, indicating that a methodological match between an influencer and a brand that enhances consumer confidence in the brand.

influencer's credibility alludes to the apparent dependability and skill of a influencer. It is many times accepted that believable influencers can altogether influence purchaser choices since they are viewed as solid wellsprings of data. Regardless of this, the result of analysis discovered that influencer credibility didn't affect customer buy expectation. This recommends that while customers might believe credible influencers, this trust alone isn't sufficient to impact their buying choices straightforwardly.

Influencer's congruence alludes to the arrangement between the influencer's very own image and the brand they are advertising. High coinciding means the influencer's qualities, picture, and content are very much lined up with the brand, which hypothetically ought to make the support more persuading to customers. Nonetheless, the results of the analysis discovered that coinciding didn't altogether affect buy goal straightforwardly. This shows that regardless of whether customers see the influencer and the brand as a decent match, it doesn't be guaranteed to convert into a higher probability of purchase without different elements at play.

Influencer content quality refers to the apparent worth and allure of the content made by the influencer. Attractive content is drawing in, enlightening, and stylishly satisfying, which can draw in and hold audience interest. Although content quality didn't show a direct huge impact

on purchase intention, having a circuitous impact through trust was found. This intends that while extraordinary content alone may not straightforwardly drive customers to get, it assumes a significant part in building trust. When customers trust the influencer, they are bound to be affected in their buying choices.

Shockingly, influencer with validity, coinciding, and content quality didn't show a critical direct effect on consumer purchase intention. This proposes that just having a valid, consistent, or great influencer probably won't be adequate to straightforwardly drive buy expectations. Notwithstanding, satisfied quality in a roundabout way affected buy aim interceded by trust, featuring the significance of trust as a go-between calculate the buyer decision cycle.

Trust arose as a critical interceding factor in the connection between certain influencer qualities and buy expectations. Trust intervened the connection between influencer content quality and buy goal, as well as between influencer-brand fit and buy aim. This highlights the significance of building customer trust to make an interpretation of influencer ascribes into genuine purchase intentions.

In synopsis, while influencer's credibility, congruence, influencer-brant fit and content quality are significant, they alone don't straightforwardly drive customer purchase intention. The way to impacting buy choices lies in the capacity of these elements to fabricate trust, which thusly can intervene the connection between influencer attributes and purchaser purchasing conduct.

5.2   Limitations:

The study prevalently included members matured 18-24. This age bunch, frequently alluded to as Generation Z, has explicit qualities, ways of behaving, and inclinations that may not be delegate of other age gatherings. For instance, more youthful consumers may be more drawn in with web-based entertainment and more affected by digital marketing contrasted with more established socioeconomics.

The geographical scope of the study was not specified, which is a significant limitation since cultural differences can impact how consumers perceive and are influenced by social media influencers. Different cultures have varying attitudes towards authority, credibility, and marketing, which can affect the effectiveness of influencer marketing strategies.

The study utilized a cross-sectional plan, catching purchaser conduct at a solitary moment. This approach gives just a depiction and can't represent changes in consumer perspectives and ways

of behaving over the long run. Subsequently, it restricts the comprehension of how the connections between influencer attributes and purchase intention might develop.

Future studies ought to incorporate a more extensive age reach to guarantee the discoveries are material across various ages. Counting members from more seasoned age gatherings, such as Millennials, Generation X, and baby boomers, can give a more extensive comprehension of how different age sections answer influencer marketing. This variety in example socioeconomics will assist with approving whether the noticed connections turn out as expected across different purchaser fragments.

Future research ought to investigate these relationships in assorted social settings. Directing examinations in various nations and areas can uncover how social elements impact the effect of influencer attributes on shopper conduct. This can assist advertisers with fitting their systems to explicit social settings, improving the viability of their missions internationally.

Longitudinal investigations are expected to follow these connections over a lengthy period. By seeing how buyer discernments and ways of behaving change over the long haul, specialists can acquire experiences into the drawn-out impacts of influencer marketing strategies. This approach can likewise assist with recognizing patterns and examples, for example, what supported openness to influencer content means for trust and purchase intention.

Addressing these limitations in future research can give an additional vigorous and extensive comprehension of influencer marketing. By including a more different example, investigating different geological context, and utilizing longitudinal plans, future examinations can offer further experiences into how influencer qualities influence buyer behaviour across different socioeconomics, societies, and over the long haul. This will upgrade the generalizability and relevance of the findings, permitting advertisers to foster more powerful and focused on influencer marketing techniques.

5.3   Implications:

The findings of this study have several implications for marketers and brands: (1) Brands should focus on aligning with influencers who fit well with their brand image and values. This arrangement can improve buyer trust and, hence, consumer purchase intention. (2) Efforts ought to be made to use influencer content quality to construct trust among purchasers. While excellent substance alone could not straightforwardly drive consumers, it assumes a huge part in encouraging trust, which thusly can impact buy choices. (3) Advertisers should embrace a

comprehensive methodology that considers various variables impacting consumer conduct. While certain influencer qualities could not straightforwardly influence buying intentions, their circuitous impacts through trust feature the requirement for integrated marketing methodologies.

5.4   Conclusion:

This study digs into the complex connection between influencer attributes and consumer purchase intention. By breaking down variables like credibility, congruence, content quality, and brand fit, the examination reveals insight into how these traits impact consumer behaviour with regards to influencer advertising.

The findings highlight the critical role of influencer's credibility, congruence, brand fit, content quality and trust in driving consumer behaviour. Marketers should focus on strategic alignment with influencers and building consumer trust to enhance the effectiveness of their influencer marketing campaigns.

Strategic alignment between influencers and brands emerged as a critical determinant of consumer behaviour. When influencers are perceived to fit well with a brand's image and values, consumers are more likely to trust the endorsement and consider purchasing the promoted products or services.

Trust plays a central role in the influencer-consumer relationship. While influencer credibility, congruence, and content quality may not directly influence purchase intentions, they indirectly impact consumer behaviour through the mediation of trust. Building and maintaining consumer trust is essential for converting consumer interest into actual sales.

While high-quality content alone may not directly drive purchases, it serves as a crucial tool for building trust and credibility. Investing in authentic, engaging content can enhance the effectiveness of influencer marketing campaigns and foster long-term relationships with consumers. Marketers should adopt a holistic approach that considers multiple factors influencing consumer behaviour.

Rather than focusing solely on influencer characteristics, integrated marketing strategies that encompass influencer-brand fit, trust-building efforts, and high-quality content are essential for maximizing the impact of influencer marketing campaigns. In conclusion, this research contributes to a deeper understanding of the intricate relationship between influencer characteristics and consumer purchase intentions. By addressing the identified limitations and

exploring these relationships in broader contexts, future research can further validate and expand upon these findings, ultimately informing more effective influencer marketing strategies in the digital landscape.

Future research should address the limitations and explore these relationships in broader contexts to further validate and expand upon these findings.

Thesis Questionnaire

	General Information				
1	Age	18-24	25-34	35-44	45 or older
2	Gender	Male	Female		
3	Qualification	High school or equivalent	Bachelor's degree	Master's degree	Doctorate or professional degree
4	Which social media platform do you use the most frequently?	Instagram	Facebook	Snapchat	YouTube	TikTok
5	Do you follow any influencer on social media?	Yes	No		

	Influencer's Credibility					
IC 1	As for the influencer I follow on social media, I personally think that his/her posts on social media are honest.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IC 2	As for the influencer I follow on social media, I personally think I can trust his/her social media posts.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IC 3	As for the influencer I follow on social media, I personally think that the influencer is competent to make claims about the product/service X.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IC 4	As for the influencer I follow on social media, I can easily identify with him/her.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IC 5	As for the influencer I follow on social media, I think the influencer is attractive.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

	Influencer-Brand Fit					
IBF 1	The influencer you are following has a good match with the product.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

IBF 2	The compatibility between influencer and the product is high.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IBF 3	The alignment between influencer and the product is high.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IBF 4	Influencer and the product have a high fit.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Influencer's Content Quality						
ICQ 1	Influencer-generated content is interesting.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 2	Influencer-generated content is attractive.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 3	I like the influencer-generated content.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 4	The influencer-generated content is unique.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 5	There is a lot of new information in the influencer-generated content.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 6	Influencer-generated content satisfies my sense of curiosity.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 7	I think the influencer-generated content is accurate.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 8	I think the influencer-generated content is consistent with facts.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 9	I think the influencer-generated content is reliable.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 10	The influencer-generated content is easy to understand.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 11	The influencer-generated content is easy to interpret.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

ICQ 12	The influencer-generated content is easy to read.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 13	I feel emotionally connected to the influencer.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 14	I am very attached to the influencer.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 15	The influencer is special for me.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICQ 16	I miss the influencer if they don't post or if I can't see their postings.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Influencer's Congruence						
ICR 1	Influencer is congruent with my values.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICR 2	Influencer matches my personality.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ICR 3	I feel identified with influencer.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Purchase Intention						
PI 1	The influencer you are following has a good match with the product.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PI 2	The compatibility between influencer and the product is high.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PI 3	The alignment between influencer and the product is high.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PI 4	Influencer and the product have a high fit.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Brand Trust						
BT 1	I trust this brand.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
BT 2	This brand cannot be counted on to do its job.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

BT 3	I feel that I can trust this brand completely.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
BT 4	I cannot rely on this brand.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
BT 5	I feel secure when I buy this brand because I know that it will never let me down.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

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